

# Memo

**To:** Michigan House of Representatives  
**From:** MAPO  
**Date:** 7/17/2012  
**Re:** House Bill 5725

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The Michigan Association of Police Organizations is opposed to House Bill 5725.

The bill is another piece of legislation that harms the retirement security of Michigan's police officers.

The bill would allow a municipality to use new actuarial studies to justify underfunding retirement benefits. For instance, an actuary could assume a 10 % return and the employer could then use that assumption to drastically reduce their pension obligations.

Most importantly, this is a direct assault on PA 312. This Legislature "reformed" 312 to provide relief to employers. This would allow employers to circumvent the process and the pension benefits negotiated in that contract.

This is self-serving on behalf of a few communities and their private sector allies. We should do everything possible to protect negotiated benefits.

This bill does not serve the interests of police officers and we want to share our opposition.